

Information to identify the case:

Debtor 1	Barbara Christel	Social Security number or ITIN	xxx-xx-8886
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-11107-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Christel

3/2/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barbara Christel
Debtor

Case No. 19-11107-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 02, 2023

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db	+ Barbara Christel, 678 Hawthorne Avenue, Bound Brook, NJ 08805-1541
517975340	+ Benchmark Federal Cred, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
518059621	+ Benchmark Federal Credit Union, Attn: Christopher J. Pippett, Esquire, Fox Rothschild LLP, 747 Constitution Dr., Ste. 100, Exton, PA 19341-1297

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518005681	+ Email/Text: bkfilings@zwickerpc.com	Mar 02 2023 20:53:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
517975338	+ Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:02	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518051122	Email/PDF: resurgentbknofications@resurgent.com	Mar 02 2023 20:50:31	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517975341	Email/Text: compliancebankruptcy@bylcompanies.com	Mar 02 2023 20:52:00	BYL Collections, 301 Lacey Street, Floor 2, West Chester, PA 19382
517975339	+ EDI: TSYS2	Mar 03 2023 01:34:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517975342	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518045016	+ EDI: AIS.COM	Mar 03 2023 01:34:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517975344	+ Email/Text: electronicbkydocs@nelnet.net	Mar 02 2023 20:52:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517975345	EDI: IRS.COM	Mar 03 2023 01:34:00	Dept of Treasury, Internal Revenue Service, Cincinnati, OH 45999
518143268	Email/PDF: resurgentbknofications@resurgent.com	Mar 02 2023 20:49:58	LVNV Funding, LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
517975347	+ EDI: LENDNGCLUB	Mar 03 2023 01:34:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518077727	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o

District/off: 0312-3 User: admin Page 2 of 3
Date Rcvd: Mar 02, 2023 Form ID: 3180W Total Noticed: 27

518135520	EDI: PRA.COM	Mar 03 2023 01:34:00	Aadvantage Aviator Blue, POB 41067, Norfolk VA 23541 Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518142403	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
517975348	^ MEBN	Mar 02 2023 20:46:54	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518148990	+ Email/Text: bncmail@w-legal.com	Mar 02 2023 20:53:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518076278	EDI: Q3G.COM	Mar 03 2023 01:34:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
517975349	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 02 2023 20:53:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518007106	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 02 2023 20:53:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517977204	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517975350	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518009179	+ Email/Text: electronicbkydocs@nelnet.net	Mar 02 2023 20:52:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517975343		Debtors 2nd husbands auto loan, Debtor does not pay or drive-not in titl, title for means test only
517975346		For Informational Purposes Only, Chase Mortgage, debtors husbands mortgage/never in title
518018545	*+	IRS, POB 7346, Philadelphia, PA 19101-7346

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Mar 02, 2023

Form ID: 3180W

Total Noticed: 27

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kirsten B. Ennis	on behalf of Debtor Barbara Christel pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8